

**Information to identify the case:**

Debtor 1	<u>Julie A. Cole</u>	Social Security number or ITIN	<b>xxx-xx-5186</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-21674-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Julie A. Cole

9/9/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Julie A. Cole  
 Debtor

Case No. 20-21674-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Sep 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2020.

db  
 15247926 +Julie A. Cole, 107 Highland Drive, Uniontown, PA 15401-3925  
 15247926 Enterprise Rent-a-Car, 4489 Campbells Run Road, Pittsburgh, PA 15205-1311  
 15247929 FMS, P.O. Box 707600, Tulsa, OK 74170-7600  
 15247927 Fayette County School Employees CU, 193 Edison Street, Uniontown, PA 15401-2580  
 15247928 Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 15247930 +The Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 10 2020 05:09:21

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 10 2020 05:09:21 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Sep 10 2020 08:43:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

15247920 +E-mail/Text: backoffice@affirm.com Sep 10 2020 05:10:23 Affirm, Inc., P. O. Box 720,  
 San Francisco, CA 94104-0720

15247921 EDI: RMSC.COM Sep 10 2020 08:43:00 Amazon.com/Synchrony Bank,  
 Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060

15247922 EDI: CAPITALONE.COM Sep 10 2020 08:43:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285

15247923 EDI: RMSC.COM Sep 10 2020 08:43:00 CareCredit/Synchrony Bank,  
 Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064

15247925 EDI: WFNBNB.COM Sep 10 2020 08:43:00 Children's Place/Comenity Bank, Bankruptcy Department,  
 P.O. Box 183043, Columbus, OH 43218-3043

15247924 EDI: JPMORGANCHASE Sep 10 2020 08:43:00 Chase, P.O. Box 15298,  
 Wilmington, DE 19850-5298

15247931 EDI: RMSC.COM Sep 10 2020 08:43:00 Lowe's/Synchrony Bank, Attn: Bankruptcy Department,  
 P.O. Box 965060, Orlando, FL 32896-5060

15247932 +EDI: TSYS2.COM Sep 10 2020 08:43:00 Macy's, Bankruptcy Processing, P.O. Box 8066,  
 Mason, OH 45040-8066

15247933 EDI: RMSC.COM Sep 10 2020 08:43:00 Mattress Firm/Synchrony Bank, P.O. Box 965064,  
 Orlando, FL 32896-5064

15247934 EDI: AGFINANCE.COM Sep 10 2020 08:43:00 One Main Financial, P.O. Box 3251,  
 Evansville, IN 47731-3251

15247935 +E-mail/Text: paparalegals@pandf.us Sep 10 2020 05:10:22 Patenaude & Felix,  
 Gregg L. Morris, Esq., 501 Corporate Drive, Southpointe--Suite 205,  
 Canonsburg, PA 15317-8584

15247936 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 10 2020 05:10:00 Quicken Loans, Inc.,  
 1050 Woodward Avenue, Detroit, MI 48226-1906

15248885 +EDI: RMSC.COM Sep 10 2020 08:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

15247937 +EDI: WTRRNBNB.COM Sep 10 2020 08:43:00 Target, Attn: Bankruptcy, P.O. Box 9475,  
 Minneapolis, MN 55440-9475

15247938 +E-mail/Text: bankruptcydepartment@tsico.com Sep 10 2020 05:10:12 Transworld Systems, Inc.,  
 Attention: Bankruptcy, P.O. Box 15520, Wilmington, DE 19850-5520

15247939 E-mail/Text: BKRMailOps@weltman.com Sep 10 2020 05:09:48 Weltman, Weinberg & Reis,  
 P.O. Box 5430, Cleveland, OH 44101-0430

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans, LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 11, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 25

Date Rcvd: Sep 09, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2020 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Debtor Julie A. Cole COZ@Zeblaw.com, Lori@Zeblaw.com,  
Janet@Zeblaw.com  
James Warmbrodt on behalf of Creditor Quicken Loans, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com  
TOTAL: 4